

REMARKS

Claims 1-25 are pending in this application. By this Amendment, claims 1, 6-11, 16, 18-21 and 23-25 are amended.

Applicants appreciate the courtesies shown to Applicants' representative by Examiners Koppikar and Thomas in the August 9, 2006 personal interview. Applicants' separate record of the substance of the interview is incorporated into the following remarks.

I. Claim Rejections

The Office Action rejects claims 1, 2, 4-14, and 16-25 under 35 U.S.C. §102(b) as unpatentable over U.S. Patent No. 5,797,134 to McMillan et al. (hereinafter "McMillan") and rejects claims 3 and 15 under 35 U.S.C. §103 as unpatentable over McMillan in view of U.S. Patent No. 6,157,342 to Okuda.

McMillan discloses a motor vehicle monitoring system for determining insurance cost. An on-board computer 300 monitors and records various sensors and operator actions (col. 6, lines 43-48). Driver input can be entered through driver input device 308 (col. 6, lines 54-56). Examples of data monitored are given in col. 6 at lines 31-42 and in col. 7, line 27 - col. 8, line 25. This includes safety equipment used (col. 6, lines 36-37). The on-board system communicates with an operation control center 416 by wireless or radio connection (col. 6, lines 62-64 and col. 7, lines 17-19).

However, McMillan fails to disclose input or use of maintenance data which includes data on maintenance performed on a vehicle, displaying of insurance premiums on a display on-board a vehicle, or processing of insurance premiums on-board a vehicle. Thus, the claims are patentable over McMillan as discussed below.

By this Amendment, claims 1, 6-7, 9-11, 19-20 and 24 are amended to further clarify that the data which is variously input, processed, sent, and received in the claims includes maintenance data including data on maintenance work that has been performed on a vehicle.

Because McMillan is completely silent regarding maintenance data, the claims and their dependent claims are patentable over McMillan.

By this Amendment, claims 6-8, 18, 23 and 25 are amended to more clearly recite that the display is adapted to display calculated insurance premiums. Further, claims 9 and 16 have this feature.

In the August 9 personal interview, Examiner Thomas indicated he understood McMillan to have a display means as inherent in the driver input console 410 and I/O subsystem 404. Whether or not this is valid, McMillan fails to disclose a vehicle which has on-board, or receives, insurance premiums. Thus McMillan inherently fails to have a display which displays the same.

Alternatively, the Office Action cites to col. 10, lines 41-44 as showing this feature. However, as argued at the personal interview, this section discloses only the sending of billing information by electronic means or in printed form to the insured and, thus, does not teach sending billing information to the vehicle. It appears clear, given the context presented in McMillan, that this section discloses only sending of the information to the insured's house in electronic or printed form.

During the personal interview, Examiner Thomas initially asserted that wireless communication to the vehicle is covered by the section of McMillan cited by the Office Action. Because McMillan was filed in early 1996, use of wireless electronic communication of information, such as billing information, was not common, especially to a vehicle. Thus, absent explicit disclosure, this cannot be deemed as disclosed or inherent in McMillan.

Because McMillan fails to disclose a display adapted to display insurance premiums, the claims and their dependent claims are patentable over McMillan.

By this Amendment, claim 16, 21 and 23-25 are amended to further clarify that the recited processor is on-board the vehicle and calculates insurance premiums.

Because McMillan is silent as to a processor on-board a vehicle which calculates insurance premiums, the claims and their dependent claims are patentable over McMillan.

For the foregoing reasons, Applicants respectfully request withdrawal of the rejections.

II. Conclusion

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-25 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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Date: September 28, 2006

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